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INDUSTRIAL BUILDING SOCIETY.
165 York Avenue, New York City.
The Society makes advances on City and Suburban Properties.
Land Acquisition is given to buy, or build, or lease.
Building Loans—Repayments commencing only after
completion of the building.
Land Current Rates of Interest allowed as Per
Prospectus and full information upon inquiry at the
Society's Office.
ESTABLISHED 1901. **REBERT J. ELKIN, Manager.**
All Repayments to be made in Monthly Instalments.
A responsible person, with or without security, loaned
the money and the mortgage.
Mrs. FINNELL, 31 Bow-st., Wexham,
Hants.

INTEREST FREE BIDDING OF SETTLEMENTS.
THE NATIONAL BUILDING SOCIETY, LTD.,
100, Abchurch Lane, London, E.C. 4.
We are prepared to advance Loans on the basis of
Security at a per cent. interest.
JAMES CARROLL & COMPANY,
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(acting for the Trustees of several Banks.)

WANT MONEY TO LEND?
We have MONEY TO LEND on all kinds of security
for a fixed term of years.
We have MONEY TO LEND on all kinds of security
to hold Properties, Pastoral or Agricultural
Land, or on Dividend-paying Shares, etc. etc.

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We have MONEY TO LEND on all kinds of security
upon City, Suburban, and Country Properties.
We have MONEY TO LEND on all kinds of security
in exchange, at a per cent.
Representations International and Lenders under Wills, both
for the purpose of the purchase of the same, or for the
same or Interest Purchased.

THE NATIONAL BUILDING SOCIETY, LTD.,
100, Abchurch Lane, London, E.C. 4.

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MONEY **ADVANCED**

FROM ALL CLASSES OF SECURITIES

UPON ALL CLASSES OF SOCIETY
 AT LOW RATES OF INTEREST,
 AND UPON EASY TERMS OF REPAYMENT,
 by the
 N.W. MONTY DE PIETRE D. AND I. CO., INC.,
 74 CASTLEREAGH STREET, N. CITY
 (HEAD OFFICE),

and at MELBOURNE, ADELAIDE, and NEWCASTLE,
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MONEY TO LEND
A. WOLPER,
50 ELIZABETH-STREET, CITY; and
65 GLENN-ROAD, GLERR.
If you are seeking financial assistance, the only
consideration is moderate interest, easy repayment,
and fair treatment. I quote the actual interest and
the time given for repayments of the loan.
for a period of 13 months, by weekly instalments.

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210 for 43	at 5/ weekly
218 for 45	at 7/6 weekly
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ON FURNITURE, PIANOS, SEWING MACHINES, LAND, or any other Security. Mortgages from 14 per cent. to 20 per cent. in other cases, and all paid off and placed on a better footing.

MY MOTTO IS FAIR DEALING.

The public who have had dealings with me in the past will not wonder that I am anxious to see who do not know me, I ask to favour me with a call before

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Office Hours: 50 Elizabeth-street, city, 9 a.m. to 5 p.m.; 65 Globe-road, Globe, 9 a.m. to 5 p.m.
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MONEY LENT ON FURNITURE, PIANOS, Sewing Machines, etc. No fines, strictly private, and without restriction. Existing Loans paid off. Lowest rates of interest. W. BERKMAN, 207 King st., Australia, 2, P.M.

MONEY, BUILDING MONEY.—The Australian Building Society, Ltd., is now opening up accounts for the deposit of Money, large or small, in any sum, where The Society can, build for you. Aim. Build. Co. Ltd., 115 Pitt-st.

MONEY at 4 per cent., from \$100 to \$10,000.
Smaller sums at 5 per cent. Building Loans
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STUGG, DUFFY, and CO., 505 Broadway.
MONEY advanced on Furniture, Piano, Sew. Mach.,
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PRIVATE ADVANCES IN A FEW HOURS
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Also on **FURNITURE** (No Publicity). **HORNS** and

PRIVATE LENDER—I will LEND MONEY to any person requiring assistance. Call or write, Pines 10 to 1, or 6 to 9 evening. R. SOMER, 40 Regent-street, Paddington, of Oxford-street.

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IS IN THE TALK OF SYDNEY FOR LOW INTEREST CIVILITY, straight dealing, and money down. CHARGE AS FOR THE ADVANCED CREDIT. WHAT- EVER IN MONTHS, upon PIANOS, FURNITURE, AND OTHER SECURITIES, LARGE AMOUNTS AT LOWER RATE, SOME SECURITIES AT AS LOW AS 5 PER CENT. THEREFORE, WHY PAY HIGH INTEREST WHEN YOU CAN DO BUSINESS AT THE ACTUAL LENDING RATE. MY NOW FAMOUS LOW RATE, with every

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YEARS
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THE TRUSTEES are prepared to LEND MONEY as
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Lowest Current Rates of Interest.
 Legal Expenses on the Lowest Scale.
 No valuation fees charged.
 Repayments by installments can be arranged.
 Forms of application and full information upon
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 Applications from Municipalities requiring loans are
 invited.
 D. MITCHELL, Managing Trustee.

AND FINANCIAL
(Without Penalties or Restrictions),
Solely, Personally, or Jointly,
NO FEE, NO FINE, NO LOSS
EASY REPAIRMENTS
EXISTING LOANS PAID OFF.
J. HANCOCK
118, CORNER NATURES AND CASTLEBAGH STS.
TEL. 1901 CRITICAL
SPECULATIVE BUILDER requires FINANCING, more
ful and reliable than any other source.
Princeton, N. J. 08540 and Co.
Solely, Personally, or Jointly,
NO FEE, NO FINE, NO LOSS
EASY REPAIRMENTS
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SMALL LOANS, from £5 to £1000, privately, in 10 days, on **CHARGES**, very reasonable. Faith, P.O., Adelaide.

PRIVATE LOANS made to anyone in permanent employment, absolutely without security. Terms moderate. Promptness and privacy guaranteed.

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THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY, Limited, 8, Rundle Street, Sydney, has MONEY TO LEND on City Freehold, Country Acre, Life and Reversionary Interests, at low rate of interest.

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TRUST FUNDS—Large and small. \$100,000 to lend on Mortgage, \$100,000 to lend on City and Suburban. Low interest, no commission. **H. A. RANKE**, Solicitor and Notary, Street Car new building, 112 Pitt street.

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SECURITY to sleight and substantial men in perma-
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of the favourable testimony of our past and present
clients. Transact your financial business with us and
you will be satisfied.

CALDWELL AND WATT,
9 AND 11 CASTLE-REAGH-STREET,
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WANTED TO Sell Mortgage on good security, \$11000, at 5 per cent., payable in three years, to

WANTED to Borrow, \$500. 3 months, payable instal-
ments, good security. Apply 215, Herald.

WANTED, priv. indiv. finance (ained thru), priv.
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BOUVARDIA PLANTS.—Best lot in Australia, 6d each; also grand Decorative and Tall Palms, etc., etc.
 R. AYRES, Adelaide 17-187, 41 Hunter-st. Sydney.

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TWO ROOMS, with bath, to Bob, Heron, present holder, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842,

NOTES

We had come by a charming route; cool and mail-cart had driven us through miles and miles of gently waving country, along orchard-bordered roads, where ripening apples and pears and big yellow plums gleamed

through bushy parts where the low scrub
glazed with the deep pink southern heath,
white daisy-faced immortelles shone from
sand. Our road had led us ever and as
to the water's edge, where the shags
the big Pacific gulls camped in flocks on
uncovered brown sand, while dusky petrels
skipped with graceful wings over the
waters beyond. The drive had brought us
a sleepy old-world village, sweet with
odour of briar, and the mixed perfumes of

fruitful apple orchards. The brilliant heron
troughed and the blue jays perched on
these hedges and the sloping hillsides beyond
the little village had tempted us to
awhile; but our minds were set upon distant
Esperance, and after dawdling lazily for a
night and half a day, we boarded the little
steamer and turned our backs on the
country (than our landward jour-
ney was this part by sea. Along the sheltered
waters of the channel, the clean little white
steamer went smartly on her way. Ever
again she slowed down at some wayside
village to land her loads of returned tri-
umphant, or pick up a stray traveler from
the little wharf. From the mainland across
the water, the big white sailing ship
the big eastern island, Brunel itself, where
a group of men, women, and children

Early breakers of the seaward coast there were
small flocks of sheep were sadly waiting to
be shipped. The sheep, with an instinctive
knowledge, perhaps, of their fate, did not
push me, nor did they push the men who were
pushing men were too strong for them.
One by one the poor creatures were driven
down the gangway. It was not a pleasant
sight, so we turned our eyes from the scene
and looked at the water beyond the wharf
where a ripening crop of oats lay yellow
under the noonday glow. Between the water
and the fields a row of immense wattles
shook their heads in the breeze, and
a girl in a blue print dress, the sunbeams
flinking through the leaves on to her
shining yellow hair. She gave such a charming
note to the landscape that we
stopped to think. She smiled
waved back to us, and the day seemed

And all this while Experience was
toasting us with his own Experience,
Every inch of the way had been full of chance
and interest, but this southern port, with
old-world name, rich with the romance
of the past, and the new world's
subtle, irresistible force, and every other
place was merely by the way. The ship
safely on board, we left the sun-clad isle
to its fate, and in half an hour, after a
minute tossing in the trough of the sea,
which rolled right in from the South
Ocean, we rounded the point, and Port
perance was before us. It was a
beauty! It took away our breath,
the few old praises we had heard had
pared us for nothing like this. The
white cliffs, the blue sea, the
white beaches at the edge of the green-
hills. Set in the sapphire blue of the water
lay three islands, happily named Faith, Hope

cultivated on one side, and flanked by a thick belt of trees: Hope and Charity lay further shoreward—and it must be confessed that the latter was the more low-lying of the islands, with a few straggling trees which gave them almost a tropical appearance. The charm of these three small islands lay in the fact that they were almost undisturbed: no better than islands or beaches or sparkling water was the mountain which rose up in the background.

There were many things in Nature that both descriptions, and that mountain was one. Clear cut against the afternoon sky, it reared its beautiful head, lovelier than any mountain I had ever seen. It was a mountain pointing straight towards heaven, one rising protectively above the other. It was like the mountains of our childhood's fancy, the trees and fairs which filled the gloom and sleep of the child's mind.

So to stay and play." "No," we played. For a whole long dream of days. The day the mountains grew more and more beautiful in our eyes. We tried to decide when it was loveliest—the morning, with its head veiled in the soft mist; or the afternoon, when the sun brightly showed up each line and curve, the evening when soft banks of opal-tinted clouds surrounded it with glory, or in the dusk, when its pure outline stood majestically against the dark sky. At last I looked up and said, "Now it is at its best." At last we had to admit that where all perfection there is no best. "It is like Fuji-Yama," said the other. "It is like Fuji-Yama: what? but even Fuji-Yama has not such real crown. Yet Fuji-Yama is famed for Pole to Pole, but this lovely mountain is not. It is like the little islands of the island, "Adamson's Peak" It is called;

son was, nor what he had done to be honored. He was not even with the army. The extraordinary lack of imagination of which our Australians seem capable, the people we make the guide maps have named this faintest mountain "The Cow and The Calf," and the way they have taken the same inspiration, they have changed the name of the village from "Esperance" to "Doverance" -- for the convenience of the postal authorities. I think they are really trying to make a dislike change and cling to the old names, and so the memory of those brave gentlemen who struck their little ships in a rout of those strange waters, a name which was not their own tongue, will keep fresh a little longer.

There were other fascinations in Esperance besides the mountain. All round and in the little men were busy all day felling a

them by the little railways down to the wharves at the water's edge. The boats were drawn in from the water, and the cargo was taken away by the barges at the wharves to the different cities of the world. For the Tasmanian hardwoods are famed and a wide sale.

It was in a sheltered corner of the bay we found a whaling ship. All the way from Norway it had come with its northern crew to look for whales in our southern seas. From the cold northern seas they had come to the mild southern seas, with its steamers and harpoon-
boats, which do not give the whales the fighting chance they had in the north. The ship was at anchor, with the light of black masts beside her, and the voices of the seamen talking in an unknown tongue, carried us back, back, back to the days when the bay, in a long valley where the hills lay, the orchards, where, but

sons, aprils and may. A peaceful, happy land, it looked, that orchard country, with its rose cottages and rosy-cheeked children playing around the gates. The neutral change from the white beaches and blue bay.

But there was never any monotony in this lovely land. It rose and fell as we went, and the white beaches, or the swim far out into the little islands, or stroll amongst the sleeping orchards, or watch the big logs being shipped seaward. And every hour, whichever way we turned, we added new pictures to that memory gallery, which all true beauty lovers cherish in their eyes, and that post-named bay comes back to me with its sunny islands, its laughing waters, its glittering beaches, its steep

And some day I shall go back and live among
 you all over again—for is it not mine?
Epiphany.

**"OSMAN," THE WORLD'S
BEST FLANNELETTE.**



10 good reasons why you should use

KOKO FOR THE HAIR

Exquisitely Clean.

"Koko is the best dressing I have ever tried, and I have used a good many. I am delighted with Koko. It is so clean, and the hair shows the improvement so quickly."

Remarkably Refreshing.

"Apart from all its other good qualities Koko is the most cooling, refreshing, Summer Dressing I have ever used."

Absolutely Harmless.

"While perfectly harmless, Koko is invaluable for scalp troubles, especially common to children." (Analyst's Report.)

Unscented.

"I cannot understand anyone using the usual smelly Hair Tonics after Koko. It is just perfect."

Not Oily or Greasy.

"Koko is a hair climber, and for Soft Silky Hair, Koko is invaluable. It makes the hair bright and glossy, without leaving it in the least degree greasy."

"Splendid for Dandruff."

"I like Koko because it is not Oily or Greasy, and splendid for Dandruff."

Makes Wavy Hair.

"I am delighted with Koko. It is so clean, and does not make the hair sticky. Only Pluffy and Wavy."

"Marvellous for Falling Hair."

"Koko is exquisitely clean, most refreshing, and marvellous for falling hair and Dandruff."

"Grows Hair Undoubtedly."

"Koko makes the hair grow undoubtedly. I was almost bald, but stuck religiously to Koko. You should see my hair now. I talk about it wherever I go."

Saves Time and Trouble.

"I only wash my hair once in two months now, and it is always beautifully clean, since I use Koko."

"We find we can save our hair in half the time when we use Koko for the hair."

"Koko cleans the scalp beautifully, and makes the hair much more wavy than when you don't use it."

(Originals shown.)

SPECIAL TRIAL OFFER.

We use these extracts from customers' voluntary letters to convince you that the effectiveness of Koko for the Hair is in no way impaired by its extraordinary freedom from Oil, Grease, Smell, and all other unpleasant ingredients. Because the first trial of Koko will prove that its usefulness as a daily dressing makes it indispensable on every toilet table, we offer

A 4/6 TRIAL BOTTLE OF KOKO FOR 2/-

from any of the Koko Depots below if this Coupon is used. Posted 9d extra. Only one trial bottle to each person. Chemists and Stores charge usual prices.



SYDNEY—88 Pitt-st., 1st floor, near G.P.O.

NEWCASTLE—23 Bolton-st., opp. Herald Office.

BRISBANE—68 Queen-st., Town Hall basement.

ADELAIDE—3rd floor, Kithers-bldgs., King William-st.

HOBART—63 Ellis-st., above M'Kean's.

CHEMISTS AND STORES - - - 1/- 2/6 4/6

Special FREE Offer!

From the BRITISH RECORD PROPRIETARY LIMITED,
23 GEORGE STREET WEST, SYDNEY.

To Users of Our "Flag" Brand Records.

One of our RONDOPHONES entirely Free

THIS HANDSOME WELL-BUILT INSTRUMENT is our own exclusive property, and is absolutely up-to-date, and contains every modern improvement, price 23/10/-, Warranted 2 years.

THE CABINET is a handsome and substantial construction in SOLID DARK OAK, 12 1/2 x 12 1/2 x 6 in., polished to a fine piano finish.

Powerful Sheet STEEL MOTOR fitted with the latest frictionless bearings, finely proportioned nickel-plated TAPER TONE ARM, accurately balanced 10in. Turn-table, large 16in. Sound Transmitter with fine horns, decorated in a charming combination of ebonized and silver.

THE SOUND REPRODUCER is constructed in harmony with the latest developments of the science of acoustics, and possesses adequate power to perform full MILITARY BAND SELECTIONS with all their original brilliancy and realistic effect, and is completely sensitive as to produce with perfection the most delicate passages of orchestration, as well as the most delicate variations of the Solo Violoncello.

SUCH AN OPPORTUNITY of acquiring a First-Class Instrument has never before been offered in the world's history, and the above offer is made for the purpose of popularising our Records and as a huge Advertisement.

Quite apart from the immediate pleasure and amusement which it brings into the home, it is one of the greatest educational forces of the day. By familiarising your family with the best music, and by making an appreciation of musical art which will be a source of life long pleasure and never failing interest. With the Rondophone in the home you may have the pick of the National and Patriotic music, the finest performances of the world's most renowned BANDS & ORCHESTRAS, the latest entire successes of the Great Star Artists.

OUR "FLAG" RECORDS are the Best on the Market, are Double-sided, and Fully Guaranteed. NEW SUBJECTS BY EVERY MAIL.

WE CONTROL THE LARGEST STOCK OF RECORDS IN THE WORLD. REMEMBER! We make no extra charge for our Records. We have One Price only. Purchasers in the ordinary way of business pay the same as those to whom we give a Rondophone.

THE RONDOPHONE IS GIVEN AWAY ABSOLUTELY FREE as Stated Above.

FULL PARTICULARS AT OUR ONLY ADDRESS.

THE BRITISH RECORD PROPRIETARY LIMITED,
23 GEORGE STREET WEST (Near Harris St.), SYDNEY.

RONDOPHONES GIVEN AWAY

THE LOVERS.

BY EDWIN PHILLIPOTT.

(ALL RIGHTS RESERVED.)

CHAPTER XVIII.—Continued.

The episcopal coach with its outdoor

appeared, and a red face, framed in white

doors, looked out of the windows. The

door was thrown open, and there descended

the bishop's chaplain, a burly man with an

enormously high forehead, prominent nose,

and still more prominent teeth. He was pale,

and apparently suffering from some recent

emotion.

"A terrible adventure, a terrible adventure,"

he said, "in broad daylight, upon the

steps of this inhospitable wilderness. It be-

gave me, it beggars belief."

He offered the bishop his hand, but it was

refused.

"May, dear Westons, you need support

more than I, for you suffered more. I am

sorry, friends, he added, thinking of the

hands of General Sir Archer and his brother.

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METHODISM IN AUSTRALIA.

HUNDRED YEARS OLD TO-DAY.

(BY SYDNEYER.)

On March 6, 1812, a small gathering was held in a house situated in what is now known as the Rocks area in Sydney, and constituted the first Methodist service in Australia. From that humble beginning, what is now officially designated the Methodist Church of Australasia, the third largest religious organisation in the southern hemisphere, has grown to its present position.



REV. SAMUEL LEIGH.
Wesleyan Missionary in the Southern Hemisphere.

According to a statement made by Mr. Leigh in his "The Coming of the British to Australia," published in 1904, "the first Wesleyan prayer meeting was held in Sydney on February 7, 1812." The authority for this statement is not given, but the fact is intrinsically probable. Doubtless there were lapsed Methodists among the convicts. Probably also there were Methodists among the soldiers who formed the military guard. It is certain that there were some, if only a few, of the same order among the settlers at Windsor, and as these were discovered one by one there would be a natural rapprochement, and doubtless occasionally a small gathering for spiritual fellowship. In this they would be encouraged by the sympathy of the chaplain, the Rev. Samuel Marsden, whose antecedents and spiritual proclivities were distinctly favourable to the followers of Wesley, Whitfield, and the revivalists of the 18th century. But in the year 1812 we definitely leave the region of surmise. Early in that year three schoolmasters arrived from England, sent out by Lord Castlereagh in response to the representations of Chaplain Marsden, two of whom were Methodists. Their names, of which also constituted membership of the Wesleyan Church, it is significant that when the earlier arrival of the two. Both of them left descendants whose names figure honourably in the history of the city of Sydney and of the State of New South Wales. Bowden was immediately true to his religious convictions, and organised a class meeting in his own house. This was first held on March 6,



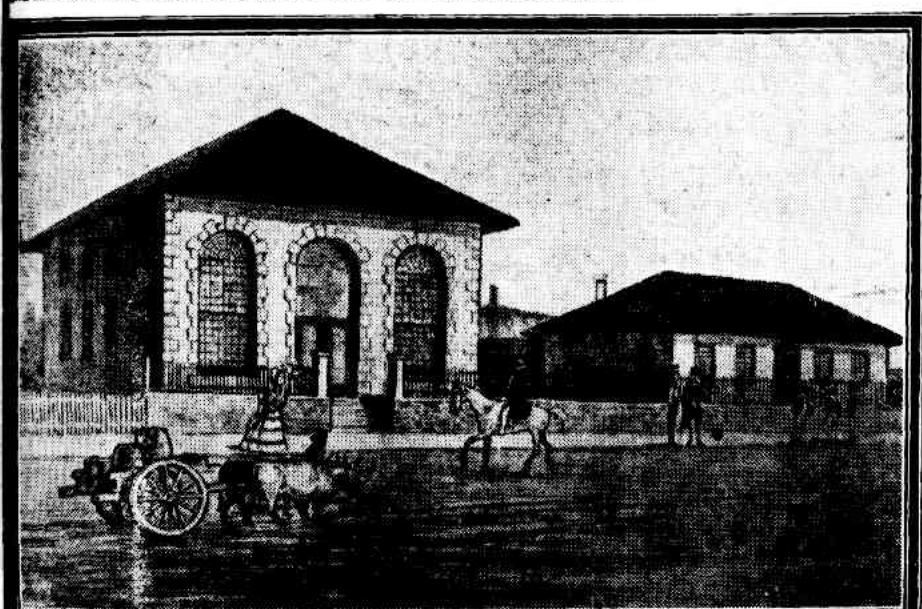
YORK-STREET CHAPEL AND MISSION HOUSE, ERRECTED 1838.

1812, and writing to the church authorities in England a couple of years subsequently Mr. Bowden was able to say, "It has continued ever since." By thus organising a class meeting he established a "society," membership of which also constituted membership of the Wesleyan Church. It is significant that when the earlier arrival of the two. Both of them left descendants whose names figure honourably in the history of the city of Sydney and of the State of New South Wales. Bowden was immediately true to his religious convictions, and organised a class meeting in his own house. This was first held on March 6,

It follows, therefore, that the establishment of the meeting by Mr. Bowden in Sydney, on March 6, 1812, marks the foundation of Methodism in Australia, and is an event of the first importance from the denominational point of view. Considering also the strength and influence of the denomination in every part of the Commonwealth, it deserves to be classed as an act of national significance.

The events that followed immediately upon the establishment of the first class meeting may be briefly summarised. Bowden lost no time in communicating with the Church authorities in England, and two or three letters of his were published at intervals in the denominational magazine. Under date Sydney, New South Wales, July 20, 1812, he writes:—"Of Methodists we have here in society the following persons:—In Sydney, Mr. John H. who leads a class in his own house, consisting of Mrs. H., Mrs. B., a Mrs. J., and three of the senior girls of the school. Mr. B. has also a class in his house, consisting of Mr. H. J. P. T. J., husband of the above, and a soldier or two of the 75th Regiment. Our meetings are generally comfortable and profitable. At Windsor we have a class under the care of Mr. E., consisting of six."

The next step was to apply for the appointment of a missionary or missionaries, and this the small "society" did in terms which left no doubt as to their sense of the urgency of the need or their own willingness to do their share in supporting him or them if appointed. Even at this date the famous letter of appeal makes good reading, and reflects credit upon the breadth of view, the patriotic spirit, and the religious earnestness which find expression in its stirring paragraphs. "This country," they say, "in point of natural and political improvement is far beyond what is generally conceived at home. The policy of the present Government is just, mild, humane, and encouraging; the climate uncommonly fine and healthy, and peculiarly favourable to an English constitution; the country is beautiful, exceedingly fertile, and intersected with capital roads; the necessities and luxuries of life abundant, and easy to be obtained, and the mode of living and social habits really the same as in England." When they come to speak of the moral and religious conditions prevailing, the picture they draw is not so bright; they modestly tell of their own members, amounting to 19, "besides occasional



MACQUARIE-STREET CHAPEL AND SCHOOL.

attendants," and they indicate the kind of missionary they require in terms that reveal their practicality of mind as well as their own personal earnestness in the application. The immediate result was the appointment of the Rev. Samuel Leigh as the first missionary. It is significant that Mr. Leigh's appointment by the English conference was to Montreal, Canada; but some hitch occurred, and hence the missionary was sent on to Australia, and achieved the honour of being the pioneer missionary of his Church in the southern hemisphere. His appointment on the official "minutes" of conference was to New South Wales.

The story of progress from 1812, when Leigh landed, to the present time, must be summarised in a few sentences. One of his first steps was to call upon Governor Macquarie, and present him credentials. The Governor encouraged him, and offered him a remunerative Government position. This, however, Leigh declined, avowing his purpose to be



FIRST METHODIST CHAPEL IN SYDNEY, Erected in Princes-street, 1817.

loyal to his commission as a missionary. The Governor recognised his ability, watched his work with interest, and subsequently assisted him in various ways consistent with the spirit of religious liberty. His labours extended to Parramatta, Windsor, and Castlereagh. The first Methodist "chapel" in Australia was erected and opened at Castlereagh, in 1817, being the gift of a settler there, of the name of John Lees. The first "chapel" to be built in Sydney was in Macquarie-street, in a year or two, reinforcements arrived. Rev. Walter Lawry succeeded Leigh, and from then till now the story has been one of continued expansion. Gradually self-governing powers were conferred upon the Australasian Church by the central authorities in England. First by constituting "districts," with appointed chairmen; in 1855, by the creation of an Australasian conference, with almost unlimited powers of self-government, but with financial help towards the carrying on of the Polynesian missions; and in 1873 the final withdrawal of any power of veto or of any financial assistance, and the establishment of annual administrative conferences in all the States, and of a general conference, with complete legislative powers governing the whole.

A few figures will serve to show the growth achieved within the 100 years from March 1812, to March 1912. At the former date Methodism in Australia was represented by two class leaders and twelve members. It had neither minister, local preacher, nor church officer of any sort to its credit. To-day it has under its jurisdiction 1650 ministers, 2510 local preachers, 260 home missionaries, 175,979 church members, 240,000 Sunday scholars, and 675,000 attendants or adherents. It possesses 47 colleges, 860 parsonages, 725 school halls, and 2900 churches. These figures are inclusive of its mission stations in Polynesia. In addition to the upkeep of its ministers, churches, and colleges, it contributes last year about \$22,000 for home mission and church extension, and \$40,000 for foreign mission work. To-day it raises and trains all its own ministers and provides both men and money for evangelisation in Polynesia on a large and ever-increasing scale.

DUBBO LISTED FOR.

DUBBO, Tuesday. Nearly 2000 people were present at the conclusion of the hand contest in competition with the Dubbo Fire Brigade on the sports ground last night. Results:—First place, maximum 100: Peak Hill Miners' Band 152, Dubbo Senior Cadets 142, Peak Hill Town 140. Own choice, selection: Peak Hill Miners' Band 152, Dubbo Senior Cadets 142, Peak Hill Town 140. Own choice, selection: Peak Hill Miners' Band 152, Dubbo Senior Cadets 142, Peak Hill Town 140. Own choice, selection: Peak Hill Miners' Band 152, Dubbo Senior Cadets 142, Peak Hill Town 140.

The attendance at the National Art Gallery for the month of February numbered 15,726 persons, being an average of 506 per day.



The Executive Council yesterday appointed Mr. D. G. Ferguson a Judge of the Supreme Court, with rank and precedence next after Mr. Justice Gordon.

When on March 5 last year it was announced that Mr. David Gilbert Ferguson, barrister-at-law, B.A., of the Sydney University, had been appointed temporary Judge of the Supreme Court to fill the vacancy caused by the granting of 12 months' leave of absence to the late Mr. Justice Cohen, the news was received with much favour by the legal profession. The public, however, had not then had an opportunity of pronouncing upon the wisdom or otherwise of the choice made by the Executive; but the pretty service of the judicial bench.

His Honor first took his seat at the Bar on March 12, 1911, and he subsequently presided at the trial of the Russian Senkovitch, who was charged with the murder of a common law officer, and the last 12 months he has had a full share of important work in the criminal jurisdiction. He also satisfactorily carried out the duties devolving upon a member of the Full Court during term and the responsible work appertaining to a chamberlain.

It may be mentioned that Mr. Justice Ferguson is an old Fort-street boy. He is the son of the late Mr. John Ferguson, of Muswellbrook, and was born in 1841. Prior to entering the legal profession he was a well-known and respected member of the press, and at one time occupied a position on Queensland "Herald." Later, while on the literary staff of the "Sydney Morning Herald," he managed to attend the law lectures at the Sydney University, where he took the degree of B.A. Afterwards he occupied the post of Chancery lecturer at the Sydney University on legal procedure, pleadings, and evidence. He was admitted to the Bar on March 5, 1900, and after a somewhat strenuous struggle in the keen competition for briefs his legal knowledge, zeal, and ability secured for him an established position at the Bar. His Honor will be sworn in to the responsible work appertaining to a chamberlain.

CLERICAL WORKERS.

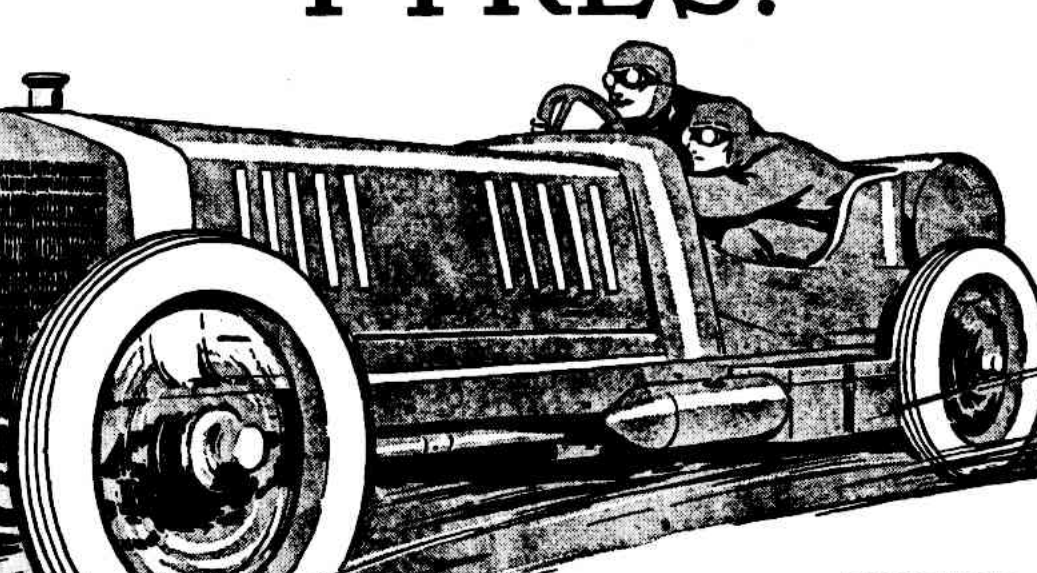
EXEMPTION ASKED FOR.

Mr. Robson, M.L.A., introduced a deputation of clerical workers to the Minister for Lands yesterday for the purpose of having certain amendments effected in the proposed Industrial Disputes Act. It was claimed that the bill, as it stood, made no provision for exemption if it thought advisable to the members of the United Clerks' Union, and represented, it was stated, a number largely in excess of it, had no animosity towards the union, but they considered they could better conserve their interests by being unattached to any such body. They briefly wished to retain the privilege of managing their own affairs, and they therefore asked

that the board or Court be empowered to make exemptions from any award if such exemption were justified. At the same time, if exemption could not be granted, they asked for specific representation on the board, and also suggested that such board be appointed by independent authority.

Mr. Robson, in reply, said there was a good deal of misunderstanding on the matter. He said definitely that the Court had power to grant exemption if it thought advisable to the members of the United Clerks' Union, and that the same as in the old Act. There were clerical workers who wanted relief, and these had been granted relief by the Act. The Court could give clerical workers just what other wage-earners had a minimum wage; and it provided against long exhausting hours of labour, and even every man working for living would have exactly the same right under the industrial law.

CONTINENTAL TYRES.



ANOTHER DEMONSTRATION of the RELIABILITY of CONTINENTALS.

SYDNEY-BRISBANE RECORD

established by A. LEWIS on a 35-h.p. Samson Car, fitted with Continental Tyres, after being bushed for 10 hours and surmounting innumerable difficulties, he succeeded in covering the 700 miles in 76 hours, driving the last 600 miles alone, a wonderful endurance test for driver, car and tyres. Actual driving time 36 hours.

CONTINENTALS are UNEQUALLED in RELIABILITY, LONG-WEAR, DURABILITY

The Continental C. & G. Rubber Co. Ltd.,

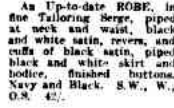
MELBOURNE, SYDNEY, ADELAIDE, BRISBANE, PERTH, LAUNCESTON, CHRISTCHURCH & AUCKLAND, N.Z.



W 18. Tip-toe COAT, in Navy, with high back, lined and piped with black satin. 25/6.



W 19. As tip-toe COAT, in Navy, with high back, lined and piped with black satin, revers, and cuffs of black satin, piped with black and white skirt and bodice. Navy and Black. S.W. W. O.N. 42/.



W 20. The Durable COSTUME in Etonese Serge, waist made in light weight, long-sleeved, piped black satin, and lined with black satin, piped with black and white. Navy, S.W. W. O.N. 42/.



W 21. A Smart and Serviceable ROBE, in light weight, long-sleeved, piped black satin, and lined with black satin, piped with black and white. Navy, S.W. W. O.N. 42/.

SMART GOODS FOR SMART PEOPLE

MARCUS CLARK & CO., Ltd.

CENTRAL SQUARE.

Autumn Shipments

have arrived from the LEADING FASHION CENTRES of the world. Ladies are thronging our Showroom Departments daily, and on every side expressions of satisfaction can be heard.



W 18. Tip-toe COAT, in Navy, with high back, lined and piped with black satin. 25/6.

W 19. As tip-toe COAT, in Navy, with high back, lined and piped with black satin, revers, and cuffs of black satin, piped with black and white skirt and bodice. Navy and Black. S.W. W. O.N. 42/.

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The Firm that Satisfies - Central Square, Sydney.

POSITIONS VACANT

POSITIONS VACANT.

WANTED, APPRENTICES to cast machine Saturday work.
Mr. Hudson,
LOWE'S, LTD., George-st.

WANTED, GIRLS to sew on buttons, no Saturday work.
Mr. HUDSON,
LOWE'S, LIMITED, George-st.

WANTED, Vest Machine, used on jackets, no Saturday work.
Mr. HUDSON,
LOWE'S, LIMITED, George-st.

WANTED, Vest Table Hand, also Apprentices in making; no Saturday work.
Mr. Hudson,
LOWE'S, LTD., George-st.

WANTED,

WOMAN PRESSER. Good Wigm.
M. GLYAN, Dalwood Court Wigm.
111, Bathurst-st.
WATCHMAKER.—A First-class **WATCHMAKER**
quired. Apply after 10.30 Monday,
R. B. ORCHARD,
7-8 George-st.

WANTED, for country store, first-class **GROCER**
manager Grocery Department, salary and
sion. Open till March 10th.
Apply Box 886, G.P.O., Sydney.

WANTED, BOYS (4), from 15 to 18 years of age,
Hotelling Department, experience not
good wages. Apply before 10 o'clock, Bank Enrolment
COLLINS & COMPANY, PTY., Ltd., 30 Clarence-
WANTED, refined young WOMAN, accustomed to
ing, previous business experience not necessary.
R. C. BENDER.

WANTED, BOY, well educated, for Wholesale & house.

G. PHILLIPS, 15 BARBACASTRAE

WANTED, smart OFFICE BOY, one used to an office preferred. Apply MUOSEN and MOFFITT, George and Wyndham

WANTED, FRENCH POLISHIER, preference given one able to fix up.

R. H. GORDON and CO. LTD., 204-5 (George street, opp

WANTED, good MAN (married), for sanitary must be good driver, at once. Apply 15 Campbell street, Nilson's Park

WANTED, Boys for Office and Warehouse
 1st School preferred. Apply
BRITISH GENERAL ELECTRIC CO. LTD.
 210, Chancery Street, Birmingham

WANTED, SIX LABOURERS
JOHN W. EATON, Timber Merchant,
 North Street, Birmingham

WANTED, Respectable LAB for the life,
 WEBSTER'S LTD.,
 65 York Street, Birmingham

WANTED, smart JUNIOR CLERK for instant
 Apply
 AUTO STANT,
 Moor's Dock and Engineering Co.,
 Hand Street, Birm.

WANTED, JUNIOR TYPIST, stenographic
 male, Commercial experience, present

hours, wages \$16 per week. Apply
WANTED, experienced country
country orders.
9 to 10 a.m.
WANTED, a FEW JUNS for General Office
Mr. Quinn,
F. LANSSETTER & CO., LTD.
Mr. Coom.
F. LANSSETTER & CO., LTD.
and mercery trade; also 2 Regs. good
splendid opportunity. Apply **FRANK HICKET**,
231 King-street, Birmingham.
WANTED, two first-class Coach Trimmers,
at once to
BOWEN-TAYLOR, Ltd.

WANTED, a good BUTCHER, cart and animal, £2 10s, thorough man; give particulars to Groom, 41 1/2 W. George.

WANTED, one Lad as Apprentice, one young man to clean cart, and work in livery. Apply **RICHARDS and FORBES**, Mechanical Engineers and Constructors, 4 Underwood, off Pitt-st, near Circular Quay.

WATRENS wanted, for Hospital for the Poor, Parramatta, salary, 15s per week with board, and lodgings. Apply **ROBERT HOUSE**, Darlinghurst, at 3 p.m. on THURSDAY.

WANTED, experienced MAN, thoroughly understood preparation of yeast extract, one with experience of machinery and accustomed to control a staff of men.

WANTED: A competent MANAGER to take charge of Colliery in Victoria. Liberal salary to suitable man. Applications, stating salary required, returnable to
e.d. GORDON and GOTCHEL, Sydney.
up to 12th inst.

WHOLESALE DRAPERY—An opening for a well educated Youth, leaving school previous to 1914, in wholesale warehouse, good salary, with original references, this Wednesday, before noon.
MR. DWALL,
Manchester House, 49 York Street.

WANTED.
MACHINEISTS and FINNERS
for Skirts and Blouses. Power Machine
Also for Skirts and Blouses. Power Machine

WANTED, SMART LAD, about 17 years of age, with knowledge of Nipperangy Business. **GOOD WAGES.** Must have local references. Apply **N.E.W. BOORSTAL CO. LTD.,** 478 George-street, Sydney, this morning.

WANTED, OFFICE BOY, wages 2s 6d per week. **MR. SYMONDS, BEALE and CO. Ltd.,** Trafalgar-street, Auckland.

WANTED, FIRST-CLASS SAWYER, used to be a bench. Apply **MR. MEYERS, BEALE and CO. Ltd.,**

Trainsburg street,
Amundah

WANTED.
First-class HYDRAULIC RIVETER.
Contract work.
THE SYDNEY STEEL COMPANY, LIMITED.
Edinburgh road,
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WANTED.
A smart, intelligent JUNIOR CLERK (male)
also several SMART BOYS for office.
— Mr. Frazer,
F. FRASZER AND CO., LL
WANTED, SUB-MANAGER, for property, within
radius of Brisbane, must have good knowledge

up-to-date learning, stock, and general knowledge
accounts, single man preferred. Apply, with refer-
ences, testimonials, stating age and qualifications and as-
required, to

E. J. M.
C. G. GORISON and OOTCH, Builders

WANTED, a Youth, as JUNIOR CLERK, who is
washed either Chamber of Commerce, Bank
or Junior Examination, salary, \$4.00 per annum.
Applications, to close on SATURDAY NEXT, 24th inst.,
must be addressed to

THOS. JERNST, Est.,
Chairman N.E.W. Fruit Exchange,
Barker street, Sydney.

WANTED,
SENIOR and JUNIOR SALESMEN,
for Men's Clothing Department.

Apply Mr. Johnson,
Clothing Department,
GRACE BROS.,
"The Model Store,"
BROADWAY
WANTED, first-class exhibited Jibbing and K
paper Hand, with knowledge of all departments
capable taking charge job, cryd, and main
time, balance jibbing, 48 hours week, no night
Power-driven presses. Only good man need ap
Healthy warm town, population 2000. Return
and salary required to
"RICHMOND RIVER TIMES"
WATCHEMAN.

WANTED. FIRST CLASS MAN.
A. SAUNDERS,
Jeweller,
815 George street.
WANTED, CANVASSERS.
Good selling line
Wages and commission.
Apply, with references,
after 9 a.m., to
MANAGE
King's Theatre.

George...

WANTED,
ORDINARY BRANCH SPECIAL,
attached to Industrial Dept. in City
Metro-politan area.
Live men only
greater contract
preserved.
basic appl'd. Top term. on a
basis offered. Strictly confidential.

COLONIAL MUTUAL LIFE ASSURANCE
SOCIETY, Limited,
25 E. 54th Street,
New York 17, N. Y.

YOUNG LADY, for conduct, fruit, ham and
side take *hager*, 27 N. S. Head, of
YOUTH required, to deliver parcels with *hager*
Heimrod, Ltd., 107 Clarence St.
of this agent for tinsmith, used to prove and

YOUTH, for office, wanted. State age and experience. Salary 15c. M. W. Herald, Boston.

YOUNG LADY wanted, for wholesale department. Previous experience necessary. References preferred.

Postcard, Herald Office.

YOUTH—Smart YOUTH, for advertising department. Good writer, smart at figures, just leaving school preferred, good opening for serious lad. Apply at JOE GARDNER, Ltd., Warehouse 666-700 George street, Harrogate.

WANTED TO PURCHASE

WANTED to buy, second-hand Tin Cakes for Market.

Wanted, cheap, state price. BY RITON, State lowest p
VENTRILOQUIST. BOY FIGURE. State lowest p
to Figure, literal Office.
WANTED TO BUY. Household Furniture and Ho
any quantity. Mansel, 304 Kingst., Newton
BE. GIN wanted, good order, Hallia pref. W.A
1718 Kensington Rd., Perthshire.
WANTED TO RAY. Hat Stands for milliner's use
East, 29 Newington rd., Murrumbidgee.
WANTED. Cheap second-hand Bagatelle Table,
16th. room. By letter, 53 Margaret-st., New
WANTED TO Buy. Lawn Mower. must be in
order. Price to 5 Railway-st., Perthshire.
(For consideration see Index to Advertisements)

MORRISMAN.—CHOICE FAMILY RESIDENCE.

[illegible]

AUCTION SALES.

THIS DAY, WEDNESDAY, 13 MARCH, AT 11 A.M. PROCEED.

Under instructions from

MR. PETER BRITZ,

Under instructions from

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Under instructions from

MR. PETER BRITZ,

MORSEMAN.

UNRESERVED AUCTION SALE.

ON FRIDAY, 15 MARCH, AT 11 A.M.

AT THE RESIDENCE, MORSEMAN,

No. 10 CLIFFORD STREET, MORSEMAN,

Near the Bank Junction.

Under instructions from J. W. B. B. Esq.,

in consequence of his departure from Sydney.

THE MODERN FURNITURE

AND HOUSEHOLD EFFECTS

AS CONTAINED IN DINING AND SITTING ROOMS,

ENTRANCE HALL, AND THREE BEDROOMS,

EQUAL TO NEW, AND VERY RECENTLY SUPPLIED

BY ONE OF THE LEADING SYDNEY HOUSE

FURNITURERS.

Including:

QUEENSLAND MAPLE DINING-ROOM FURNITURE,

consisting of: Dining Table, and

Five Top Sideboard, and Dining Chair, and

First-Class LINEN.

DRAWING-ROOM RECEPTION CHAIRS,

LIVING-CHAIR IN SADDLERY AND CRITONITE,

DOUBLED AND SINGLE BEDHEADS, WITH BEDDING

COMPLETE.

KITCHEN AND LAUNDRY REQUISITES,

etc., etc.

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AUCTION SALES.

MALVERN HILL, CROYDON.

NOTE THE CHANGE.

WIDE STREETS, MODERN SHOPS, accepted by UP-TO-DATE TENANTS, attractive COTTAGES and VILLAS, dotted over that portion of MALVERN HILL already dealt with. INSPECT THE ESTATE, AND VIEW THE CHANGE. Gas, water, and sewerage.

TAHLEE PORTION.

fronting MURRAY-STREET, DAVID-STREET, DEVONSHIRE-STREET, and TAHLEE-STREET.

Since the first sale at Malvern Hill a great number of high-class Roadsmen have been started on the Estate. The row of attractive shops fronting the Strand is occupied by progressive tenants, and following this success, and to meet the ever-increasing demand the owners are preparing to build other business premises in the same thoroughfare. The future of MALVERN HILL, CROYDON, now that new life has been put into it, is secured, and values of land must improve.

TORRENS TITLE.

LIBERAL TERMS AND BUILDING COVENANTS.

TERMS OF SALE.

One-tenth deposit, balance by monthly or quarterly payments extending over 5 years at 5 per cent.

AUCTION SALE, ON THE GROUND, 2 O'CLOCK.

NEXT SATURDAY.

LITHOGRAPHS obtainable from the Auctioneers or Vendors.

VENDORS: INTERCOLONIAL INVESTMENT, LAND, AND BUILDING CO., Ltd.

RICHARDSON AND WRENCH, LTD., AUCTIONEERS.

(3075)

NORMANHURST.

70 FEET ABOVE SEA LEVEL.

ON THE HEIGHTS,

Adjoining the Prominent Loretto College.

SUBDIVISION OF THE MOUNT PLEASANT ESTATE.

*** The Residence, Mt. Pleasant, is substantially built of W.B. Irish and plastered inside, verandah front and rear, and enclosed verandah 12ft at side, and contains hall, 8 rooms, kitchen, 5 verandah rooms, bathroom, painted, kitchen, enfilade, smoking room, 67, stable and carriage, good water supply from tanks: city gas.

On the main road, and interior streets close to Public School. Within an easy walk of railway station, and enjoying beautiful views over the wide stretch of country.

LITHOGRAPHS READY.

TORRENS TITLE.

***TERMS:—For Allotments, 10 per cent. deposit, balance quarterly, over 5 years, 5 per cent. interest. FOR RESIDENCE, 10 per cent. deposit, balance in 12 months, interest 5 per cent.

AUCTION, ON THE GROUND, 2 P.M.

NEXT SATURDAY.

RICHARDSON AND WRENCH, LTD.,

(3076)

SPRING WOOD.

A PICTURESQUE RAILWAY MOUNTAIN RESORT.

IN the year-round climate. Practically a Suburb of Sydney via Quick Train.

MOORE COURT ESTATE.

One of the Earliest Picked Grants by late Hon. CHARLES MOORE, Esq., M.L.C., and now SUB-DIVIDED into 84 ALLOTMENTS, for VILLA, COTTAGE, or BUNGALOW.

Situation near 14 Stations, and long admired by Tourists and Residents. Only now has it been made available for allotment to purchasers. Close to the pretty Church seen from train.

TORRENS TITLE.

TERMS: 10 per cent. deposit, balance twelve equal quarterly payments, at 4 per cent. interest per annum.

LITHOGRAPHS obtainable at the ROOMS of other agent.

AUCTION SALE ON THE GROUND.

SATURDAY, MARCH 16, AT 3 O'CLOCK.

In conjunction with J. T. Wall and Co.

RICHARDSON AND WRENCH, LTD.,

CABARITA WATER FRONTAGES.

You clearly see an opportunity you do not get very often, and it is safe to say that you will not get many more. Properties of this description do not have to wait very long for buyers, and when, in addition, the Transient stop right at your gates, there is still less need to hesitate before purchasing.

HIGH HALL ESTATE

(CABARITA-MORTLAKE).

Is right on the Burwood-Mortlake Tramline.

Is handy to the Ferry Wharf at Mortlake.

Is little over half an hour from the city.

Is partly laid out in orchard—apples, apricots, etc.

Has City Water laid on.

Runs right down to Killo Bay.

HIGH HALL ESTATE

WILL BE SOLD BY AUCTION, AT 3 P.M.

NEXT SATURDAY, MARCH 9.

on our final Easy Terms, from 21 down and 10/ per month. This is an exceptionally good property, in a locality, and much sought-after, and should command a ready sale. There are some twenty allotments, with an average frontage of 50ft, with a depth of 100ft. The title will be Torrens.

The Stone House known as HIGH HALL, contains of 6 rooms, 2nd floor, and will be offered for sale together with the outbuildings, stables, etc. Small deposit will be accepted, and balance on easy terms.

PLANS NOW READY, AND FOR FREE FROM DEPT. H.

ARTHUR RICKARD AND CO., LTD.,

245 PITT-STREET, AUCTIONEERS AND REALTY SPECIALISTS.

A REALLY FINE HOME SITE.

We have no hesitation in saying that, in submitting Longview Estate, Merrylands, we are offering the very best Home Site in the District. It has a beautiful view in its favour—elevation, outlook, soil, and amenability.

The Granville-Merrylands district is rapidly becoming prosperous, and the residential population is increasing daily.

LONGVIEW ESTATE, MERRYLANDS.

consists of over 570 choice allotments, with an average frontage of 50ft, and most instances a depth of nearly 150ft. The property is nicely elevated, and commands very fine views of the Parramatta River and the picturesque orchard country, Castle Hill, etc.

It is only some 10 minutes from Merrylands station, and about fifteen from Harris Park or Parramatta. Merrylands itself is just 15 miles from Sydney, and can be reached by short and frequent train service.

Longview Estate adjoins our well-known and well-selling Factory Estate, and consequently is close handy to shops, stores, etc. Goodwater and North's big works are only a short distance away, as are several other important manufacturing concerns.

AUCTION, SATURDAY WEEK, MARCH 16.

Longview will be offered for sale on this date, and we expect the bidding to be keen. As usual, we will sell on very Easy Terms, from 21 down and 10/ per month, and monthly for every £20 purchased. The title will be Torrens. Plans ready at an early date, and post free from Dept. H.

ARTHUR RICKARD AND CO., LTD.,

245 PITT-STREET, AUCTIONEERS AND REALTY SPECIALISTS.

NEXT SATURDAY.

BEACH FRONTAGES.

"THE ESPLANADE," BRIGHTON-LE-SANDS.

Good Level Allotments, facing LADY ROBINSON'S BEACH, and close to town at Beach Road, SEA-BATHING.

FOR AUCTION SALE ON THE GROUND.

SATURDAY NEXT, 9th MARCH, AT 3 P.M.

LOW RESERVE. **TORRENS TITLE.** **LITTON NOW READY.**

EASY TERMS: Only 21 p/ cent. deposit, and balance at 10/ per month. Interest 4 per cent.

BATT, RODD, AND FURBER, LTD.,

AUCTIONEERS, 25 PITT-STREET.

BELFAST SPEECH

BELFAST SPEECH.
GOVERNMENT'S HOME RULE
SCHEME.
R. CHURCHILL'S EXPLANATION
IRISH LEADER ACCEPTS GUARANTEE
(FROM OUR SPECIAL CORRESPONDENT.)
(BY TELEGRAPH FROM FREMANTLE.)
LONDON, Feb. 9.
The fuss made over Mr. Churchill's visit to

...ant yesterday was due to one fact, and one
...et only; and that was the decision of the

Uster Unionist Council to choose the occasion for showing that the talk of Uster's opposition to Home Rule under any circumstances was not mere talk, and nothing more. It was contended that Mr. Churchill, if he were allowed to hold his big meeting in the heart of Uster, especially in the Uster Hall, would afterwards go back to England and point to the enthusiasm which his visit had aroused in the very heart of Ulsterdom. It was very likely that he would have done so, and it may be taken for granted that the Liberal press would have made a point of it, and that account there was very fair reason.

By the United States general should have decided to make the visit as uncomfortable

possible. The Unionist Council has had no desire so far, that there is very little talk about bluff, and that Mr. Churchill will not be able to point to the heart of Ulster. The enthusiastic reception which he met with on the speech itself, appears to be the most important result of the visit to Belfast.

THE ACTUAL DEMONSTRATION.

The demonstrations against Mr. Churchill at the actual time, were of a rather tame character, having disappointed many on one side. Mr. Churchill chose the Celtic Football ground for his meeting. As the "Morning Post" describes it, "Missiles were thrown, but they were aimed at the car, and not the occupant."

They were quite harmless, consisting of bits of bread, orange peel, and mixture of a-

mid the general din. . . Having seen Mr. Churchill depart for the friendly reception by the Nationalist allies, the Unionist crowd, despite the pelting rain, was in no mood to disperse. It had not yet sufficiently demonstrated its loyalty."

IMPORTANT PASSAGES OF SPEECH.
Possibly before the time this reaches America fuller details of the Home Rule proposals will have been disclosed. But it may be interesting, even so long after the event, to recall some of the more important passages of the speech.

quote one or two of the more important

All through it was made clear that the Parliament given to Ireland is eventually to fit in as part of a scheme by which all the parts of the British Isles have loyal Parliaments, such as the States of Australia have, under a sort of Federal Parliament for all the British Isles. Mr. Churchill said "the separation of Ireland from Great Britain is absolutely impossible. (Cheers.) The whole

endency of things, the whole irresistible drift
of things, is towards a more intimate com-

ation. The economic dependence of Ireland on England is absolute, and quite apart from naval, military, and constitutional arguments, and quite apart from all considerations of the Imperial Parliament, of the flag, and of the Empire, the only thing which will be in any respect impaired, the two nations will be bound together to the end of time by the natural force of circumstances. Is it not worth while for English statesmen to try to make their lifelong partner happy and contented and free?

FINANCE CONSISTENT WITH FEDERATION.

A great deal of capital has been made by unionists out of the supposed difficulties of the Government in arriving at a fair financial arrangement with Ireland. In the first place,

ver, it is argued that the Irish party wants

[illegible]

question of whether England should be asked to continue to contribute towards Irish tax-

As he is doing, Mr. Churchill explained that the Government intended that for the present also should.

THE RELIGIOUS GUARANTEES.

As so much importance is attached to the safeguards to be provided for Protestantism in later, it may be of interest to give the exact words in which they were proposed. The first guarantee is—"First, the Crown will be able to refuse assent to an unjust bill. Secondly, the Imperial Parliament will be able to repeal such a bill or enact another. Thirdly, the Home Rule Bill will contain a provision safeguarding the religious rights of Catholics for both Protestants and Roman Catholics. Fourthly, if any law passed in Ireland transgresses the limits laid down by the Home Rule Act, then the Privy Council will be able to annul it."

the Imperial Parliament is overwhelmingly

Mr. JOHN REDMOND'S ACCEPTANCE.

Mr. John Redmond, following Mr. Churchill's address in warm terms his whole speech in accept even the concessions to Ireland, and in the spirit mentioned by Mr. Churchill I believe every Irishman on the habitable globe has become a loyal citizen of and a loyal subject to the Empire.

It was my conviction that the brain of Ulster was necessary to build up a prosperous Ireland.

A GRAZIER'S ESTATE.

LATE R. T. B. GADEN'S WILL.

Probate of the will of the late Roger Taylor Burton Gaden, grazier, of Apsley, Wellington, who died on January 3 last, has been granted. By his will, executed on November 15, 1908, testator appointed his widow, Susan, and Esther Gaden, of Apsley, and his nephew, Thomas Burton Gaden, solicitor, of New Zealand, executors and trustees of his estate. He bequeathed his furniture, pictures, plate, and all household effects to his widow, Susan, and £100 to be paid to her for good and valuable services. He bequeathed the residue of his estate, subject to those devised to his widow, to his nephew, Thomas Burton Gaden, and £100 each to his nephews, Charles William Gaden and John Burton Gaden, the deceased bequeathed his real and

personal estate to his widow, children, and grandchildren. The net value of the estate

estimated at £17,229 16s 2d, of which
2,945 represented real estate.

HEAVY RAINS IN QUEENSLAND

BRISBANE, Tuesday.
Heavy falls of rain are reported from the
Bryborough district. The city had 12in. and
Albion 12in. A report sent to the Commissioner
of Railways states that a squall occurred
on Sunday night on the loop line near
Swinch. Other landfalls have also been
reported.

QUEENSLAND BORROWS FROM COMMONWEALTH.

MELBOURNE, Tuesday.

negotiations were completed to-day between the Government of the State of Queensland and the Federal Government for the loan by the latter of £1,000,000. Four of the States previously borrowed large amounts from the Commonwealth trust funds, but Queensland and South Australia did not require any money at all. The amounts now lent by the Federal Government to the States are as follows:—New South Wales, £2,500,000; Victoria, £250,000; Queensland, £1,500,000; Western Australia, £50,000; Tasmania, £500,000. Total, £5,800,000. Interest payable on the Queensland loan is at the rate of 3½ per cent. per annum.

PETTER-CARRIERS' GRIEVANCES.
MELBOURNE, Tuesday.

At an adjourned meeting of the Victorian

ter-carriers' Association. It was suggested that the necessary steps to secure registration under the Conciliation and Arbitration Act. During the discussion the suggestion which emanated from Sydney to the effect that the Victorian members of the Association had been guilty of a "breach of faith" was repudiated.

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SMART REVERSIBLE SATINS.

DOUBLE-WIDTH CASHMERE BATHING.

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LOVELY SILK CHIFFON DRESSES.

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READY-TO-WEAR COSTUMES.

IN LATEST AUTUMN STYLES.

AT WATERS' LOW PRICES.

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NEW SEASON'S NOVELTIES.

BOATWEAR, FICHUS, NECKWEAR.

REUBEN BRASCH.

EVENING SCARVES.

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